## NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

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1. Date. Time, and Place of Sale.

<u>Date</u>: October 01, 2013

<u>Time</u>: The sale will begin at 1:00PM or not later than three hours after that time.

Place THE FRONT STEPS OF THE NAVARRO COUNTY COURTHOUSE OR AS DESIGNATED

BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale, Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated September 22, 2004 and recorded in Document VOLUME 1716, PAGE 0580 real property records of NAVARRO County, Texas, with CATHY GONZALES, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

- 4. **Obligations Secured.** Deed of Trust or Contract Lien executed by CATHY GONZALES, securing the payment of the indebtednesses in the original principal amount of \$74,411.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. BANK OF AMERICA, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.
- 5. Property to Be Sold. The property to be sold is described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES.

6. Mortgage Servicer Information. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.

3476 STATEVIEW BLVD FORT MILL, SC 29715

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J.HOWELL, OR B.HOWELL
Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP

15000 Surveyor Boulevard, Suite 100

Addison, Texas 75001



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EXHIBIT "A"

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, BEING 14,400 SQUARE FEET OF LAND, SITUATED IN BLOCKS NUMBER 468 AND 469, IN CORSICANA, TEXAS, AND BEING ALL OF A TRACT DESCRIBED IN DEED FROM TILLMAN MOSES AND WIFE, HAZEL MOSES, TO JAMES E. BROWN AND WIFE, ROBERTA BROWN, DATED MAY 6, 1969 AND RECORDED IN VOLUME 771, PAGE 117, IN THE DEED RECORDS OF NAVARRO COUNTY, TEXAS, AND ALSO AN 8.0 FOOT STRIP ALONG THE ENTIRE EAST SIDE OF SAID BROWN TRACT SAID 14,400 SQUARE FEET ARE MORE FULLY DESCRIBED AS FOLLOWS;

BEGINNING AT A ONE INCH IRON FOUND FOR CORNER, SET IN THE SOUTHWEST CORNER OF BROWN TRACT AND IN THE NORTH LINE OF WEST COLLIN STREET;

THENCE NORTH 30 DEGREES, WEST PASSING A FENCE CORNER AT 141.5 FEET, AND CONTAINING FOR A TOTAL DISTANCE OF 150 FEET TO THE CALLED NORTHWEST CORNER OF SAID BROWN TRACT;

THENCE NORTH 60 DEGREES EAST 96 FEET TO A 1/2 INCH IRON FOR CORNER;

THENCE SOUTH 30 DEGREES EAST PASSING A FENCE CORNER AT 11.7 FEET AND CONTINUING FOR A TOTAL DISTANCE OF 150 FEET TO A 1/2 INCH IRON FOR CORNER, SET IN THE NORTH LINE OF SAID COLLIN STREET;

THENCE SOUTH 60 DEGREES WEST 96 FEET TO THE PLACE OF BEGINNING AND CONTAINING 14,400 SQUARE FEET OF LAND. MORE OR LESS.

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